

Northern District Of Ohio  
United States Bankruptcy Court  
201 Superior Avenue  
Cleveland, OH 44114-1235

**In re:**

Bruce Douglas LaBoe  
Nora Rochelle LaBoe  
aka Nora R. Banks-

**Case No.:** 09-16076-pmc

**Chapter:** 7

**Address:**

5608 Edgewood Dr  
Lorain, OH 44053

**Last four digits of Social Security No.:**

xxx-xx-6713  
xxx-xx-9056

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** November 4, 2010  
Form ohnb234

/s/ Pat E. Morgenstern-Clarren  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharge Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0647-1  
Case: 09-16076

User: gnuun  
Form ID: 234a

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Total Noticed: 70

Date Rcvd: Nov 04, 2010

The following entities were noticed by first class mail on Nov 06, 2010.

db +Bruce Douglas LaBoe, 5608 Edgewood Dr, Lorain, OH 44053-3336  
db +Nora Rochelle LaBoe, 804 Thornwood Blvd, Elyria, OH 44035-1620  
cr +CANDICA, L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
18593916 ARM/Premier Bankcard, P.O. Box 129, Thorofare, NJ 08086-0129  
18593911 +Alliance 1, 4850 Street Rd Ste 300, Trevoze, PA 19053-6643  
18593912 +Allianceone/EMH, 1684 Woodlands Dr Ste 15, Maumee, OH 43537-4093  
18593913 +Allied/LVNV, P.O. Box 361774, Columbus, OH 43236-1774  
18593915 +Apria Healthcare, P.O. Box 536841, Atlanta, GA 30353-6841  
19424345 +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
18593918 +Capital Mgmt Svcs./IDT, 726 Exchange St. #700, Buffalo, NY 14210-1464  
18593919 +Chase Receivables/TNB, 1247 Broadway, Sonoma, CA 95476-7503  
18829912 +Chrysler Financial Services Americas LLC, c/o Shermeta, Adams & Von Allmen, P.C.,  
P.O. Box 80908, Rochester Hills, MI 48308-0908  
18593922 +Cit Bank/dfs, 12234 N Ih 35 Sb Bldg B, Austin, TX 78753-1705  
18593923 +Cleveland Clinic Foundation, P.O. Box 73662, Cleveland, OH 44193-1278  
18593924 +Community Health Partners, 3700 Kolbe Rd., Lorain, OH 44053-1611  
18593926 +Drs. Russell Berkebile, P.O. Box 385, Lorain, OH 44052-0385  
18669576 +EATON FAMILY CREDIT UNION, C/O WELTMAN, WEINBERG & REIS, 323 W. LAKESIDE AVE., 2ND FL,  
CLEVELAND, OH 44113-1085  
18593931 EMH Avon Emergency Care Center, P.O. Box 634669, Cincinnati, OH 45263-4669  
18593932 EMH Regional Healthcare System, P.O. Box 931677, Cleveland, OH 44193-1787  
18640876 +EMH Regional Medical Center, 630 East River, Elyria, OH 44035-5902  
18593927 +Eastern Collection/BOMC, P.O. Box 453, Bohemia, NY 11716-0453  
18593928 +Eaton Family Credit Un, 333 Babbitt Rd Ste 100, Euclid, OH 44123-1636  
18593929 Elyria ED-EMCLC, P.O. Box 634669, Cincinnati, OH 45263-4669  
18593930 +Elyria Medical Center, 160 Cleveland St., Elyria, OH 44035-6155  
18593934 +First Federal Cred/Elyria Ambulance, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122-5647  
18593940 LabCorp, P.O. Box 2240, Burlington, NC 27216-2240  
18593941 LifeCare Ambulance, P.O. Box 1907, Elyria, OH 44036-1907  
18593942 +Lorain County Community College, 1005 Abbe Rd., N., Elyria, OH 44035-1691  
18593945 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308  
(address filed with court: Nco- Medclr, Po Box 8547, Philadelphia, PA 19101)  
18593944 +NCO - Medclr, 1804 Washington Blvd., #450, Baltimore, MD 21230-1700  
18593946 NCO/Elyria ED, P.O. Box 17095, Wilmington, DE 19850-7095  
18593947 NCOFN/Elyria FT, P.O. Box 17095, Wilmington, DE 19850-7095  
18593943 National Credit Adj/Ace Cashe Exp, P.O. Box 3023, Hutchinson, KS 67504-3023  
18593948 +Ohio Attorney General, 150 E. Gay St., 21st Floor, Columbus, OH 43215-3191  
18593949 +Ohio Auto Finance, 750 Cleveland St., Elyria, OH 44035-4142  
18593950 Oxford Mgmt/IDT, CS 9018, Melville, NY 11747  
18593951 +Park Place Early Learning Center, 524 Park Place, Elyria, OH 44035-6134  
18593952 Physicians Link Centers, P.O. Box 634669, Cleveland, OH 45263-4669  
18593953 +Premier Phys/Bolden&Assoc, P.O. Box 110712, Cleveland, OH 44111-0712  
18593954 +Premier Physicians Center, P.O. Box 74692, Cleveland, OH 44194-0775  
18593955 Pyramed Healthcare, P.O. Box 30, Elyria, OH 44036-0030  
18593956 ++REGIONAL INCOME TAX AGENCY, PO BOX 470537, ATTENTION LEGAL DEPARTMENT,  
BROADVIEW HEIGHTS OH 44147-0537  
(address filed with court: RITA, P.O. Box 94951, Cleveland, OH 44101-4951)  
18646744 +RITA, Po Box 470537, Broadview Heights, Ohio 44147-0537, Attn: Legal Dept.  
18593957 +Superior Medical Care, Inc., 5334 Meadow Lane Ct., Sheffield Village, OH 44035-1469  
18627231 +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
18593959 Timre Warner/Comcast, P.O. Box 3002, Southeastern, PA 19398-3002  
18593963 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
(address filed with court: Us Dept Of Education, 501 Bleecker St, Utica, NY 13501)  
18892051 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: U.S. Bank, N.A., c/o U.S. Bank Home Mortgage,  
4801 Frederica Street, Owensboro, KY 42301)  
18593962 +US Bank Home Mortgage, P.O. Box 5229, Cincinnati, OH 45201-5229  
18593961 +Us Bank Home Mortgage, P.O. Box 20005, Owensboro, KY 42304-0005  
18593964 +Us Dept Of Education, P.O. Box 5609, Greenville, TX 75403-5609

The following entities were noticed by electronic transmission on Nov 04, 2010.

tr EDI: QMASICHERMAN.COM Nov 04 2010 19:03:00 Marvin A Sicherman,  
1801 East 9th Street - Suite 1100, Cleveland, OH 44114-3169  
18949737 EDI: AIS.COM Nov 04 2010 19:03:00 AMERICAN INFOSOURCE LP AS AGENT FOR, APRIA HEALTHCARE,  
PO Box 248838, Oklahoma City, OK 73124-8838  
18593910 +EDI: ACECASHEXPRESS.COM Nov 04 2010 19:03:00 Ace Cash Express, 223 N. Abbe Rd.,  
Elyria, OH 44035-3712  
18593914 +E-mail/Text: pam@americandentalcenters.com American Dental Centers,  
6140 Parkland Blvd., #100, Mayfield Hts., OH 44124-6106  
18894508 +EDI: ACCE.COM Nov 04 2010 19:03:00 Asset Acceptance LLC, Po Box 2036,  
Warren MI 48090-2036  
18593917 +EDI: ACCE.COM Nov 04 2010 19:03:00 Asset Acceptance/Windstream, Po Box 2036,  
Warren, MI 48090-2036  
18593920 EDI: CHRYSLER.COM Nov 04 2010 19:03:00 Chrysler Financial, 5225 Crooks Rd Ste 140,  
Troy, MI 48098  
18593921 EDI: CHRYSLER.COM Nov 04 2010 19:03:00 Chrysler Financial\*, PO Box 950,  
Chalfont, PA, 18914  
18593925 EDI: RCSDELL.COM Nov 04 2010 19:03:00 Dell Financial Svcs, P.O. Box 6403,  
Carol Stream, IL 60197-6403

District/off: 0647-1  
Case: 09-16076

User: gnuun  
Form ID: 234a

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Total Noticed: 70

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The following entities were noticed by electronic transmission (continued)

18593935 +EDI: AMINFOFP.COM Nov 04 2010 19:03:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
18593936 +EDI: AMINFOFP.COM Nov 04 2010 19:03:00 First Premier Bank\*, PO Box 5524,  
Sioux Falls, SD 57117-5524  
18593937 +EDI: RMSC.COM Nov 04 2010 19:03:00 Gemb/care Credit, Po Box 981439,  
El Paso, TX 79998-1439  
18593938 +EDI: RMSC.COM Nov 04 2010 19:03:00 Gemb/care Credit\*, P.O. Box 103106,  
Roswell, GA 30076-9106  
18593939 +EDI: HFC.COM Nov 04 2010 19:03:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
18933689 EDI: RESURGENT.COM Nov 04 2010 19:03:00 LVNV Funding LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
18716008 +E-mail/Text: bknotice@ncmlc.com National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741, USA  
18710468 EDI: BLINE.COM Nov 04 2010 19:03:00 Roundup Funding, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
18593958 +EDI: WTRRN BANK.COM Nov 04 2010 19:03:00 Target\*, PO Box 9475, Minneapolis, MN 55440-9475  
18593960 +EDI: WTRRN BANK.COM Nov 04 2010 19:03:00 Tnb - Target, Po Box 673,  
Minneapolis, MN 55440-0673

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank, N.A.  
18593933\* EMH Regional Healthcare System, P.O. Box 931677, Cleveland, OH 44193-1787

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2010

Signature:

